

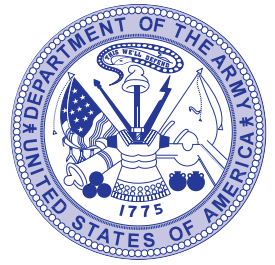


# A Winning Team

Rural PPO  
Program



The Department of Defense  
Nonappropriated Fund  
Health Benefits Program



# The Rural PPO Program

You live in an area where you may enroll in the Traditional Choice® medical plan *or* the Rural PPO Program. The Rural PPO Program is identical to the Open Choice® PPO medical plan currently offered to other Department of Defense NAF employees and features the same plan of benefits. With Open Choice and the Rural PPO, you have access to two benefit levels:

- **Preferred care benefits.** When you use a physician or hospital that participates in the Rural PPO Program, you receive the higher level of benefits. Office visits are covered in full after your copay, with no deductible. Preventive care services are covered at 100%, with no deductible. For most other covered services, you must meet a deductible before the plan pays benefits. There are no claim forms for you to complete and no precertification requirements for you to initiate. These functions are the responsibility of the participating physician or hospital.
- **Non-preferred care benefits.** When you use physicians or hospitals that do not participate in the Rural PPO Program, you receive the lower level of benefits. You must meet a deductible before the plan pays benefits for covered services. You submit a claim form to Aetna to be reimbursed for covered expenses. If your doctor recommends surgery or certain outpatient procedures, you must start the precertification process yourself by calling the toll-free telephone number on your identification card or by contacting Member Services.

To help you decide which plan is right for you, please read the following information carefully.

## The Rural PPO Network

To provide PPO network access in your area, Aetna has partnered with Multiplan, a national network vendor and one of the largest, most experienced providers of health care cost management solutions.

You can obtain a listing of physicians and hospitals that participate in the Rural PPO Program by accessing the Rural PPO version of DocFind®, Aetna's online provider directory. To identify Rural PPO physicians and hospitals located in your area online, please use the web address below, since Rural PPO doctors and hospitals are not displayed on Aetna's standard version of DocFind. For the Multiplan network, the web address is:

**[www.aetna.com/docfind/custom/ruralppo](http://www.aetna.com/docfind/custom/ruralppo)**

Please see the state and county listing on page 3. If you would rather have a printed version of the directory, please call Member Services at 1-800-367-6276 for assistance.



## How to Choose Between the Plans

The Department of Defense NAF Health Benefits Program wants you to be able to use the doctors and hospitals you know and trust. That's why you have a choice of plans – the Open Choice plan with the Rural PPO network or Traditional Choice. If the physicians or hospitals you currently use are in the Rural PPO network offered in your area, it makes sense to consider enrolling in Open Choice and enjoying PPO advantages of lower cost and greater convenience. Even if your physicians or hospitals are not in the Rural PPO network, you may want to consider changing doctors in order to enjoy the advantages of a PPO plan. Keep in mind that you may need to drive a greater distance to use these rural network providers. Otherwise, you may prefer Traditional Choice. The choice is yours.

Please review the Open Choice and Traditional Choice materials enclosed with this package for more information about the two plans.

## Your Rural PPO Program ID Card

When you enroll in the Rural PPO Program, you will receive a new medical plan ID card in the mail. Your new ID card will display the Multiplan logo. Your Rural PPO ID card lets your doctor know you are entitled to the preferred level of benefits under the plan and the provider will be able to collect the appropriate copay for your office visit or service and file your claim.

## Care When Traveling Away From Home

If you enroll in the Rural PPO Program and need non-emergency medical care when you are away from home, please call Member Services to find out if providers in your Rural PPO network, or in an alternative Aetna owned and managed network, are available to you. Your care will be covered at the preferred level of benefits if participating PPO physicians and hospitals are available. Otherwise, the non-preferred level of benefits will apply.

## Emergency Care

If you enroll in the Rural PPO Program and have a medical emergency, go to the nearest hospital immediately and get the care you need. Then, call Member Services. Your benefits will be paid at 100% after a \$150 emergency room copay as long as it is a true emergency. If you are admitted to the hospital, you will not be required to pay the \$150 copay. Under the Traditional Choice plan, if you use a hospital emergency room and it's not a true emergency, you must pay 50% of the cost, after meeting the deductible. Under the Open Choice plan, if you use a hospital emergency room and it's not a true emergency, you must pay the \$150 emergency room copay plus 50% of the cost after meeting the deductible.

A true medical emergency is a severe illness or accident that could lead to a serious risk to your health or to death if not treated immediately. Examples include bleeding that will not stop, compound bone fractures, loss of consciousness, stroke and severe chest pains.

Sometimes you need urgent – not emergency – care. A sprain or fever are examples of this situation. To avoid the high cost of using the emergency room, you should call your network provider and follow his or her instructions so your care will be covered at the preferred level.

## Choose Carefully

The Department of Defense NAF Health Benefits Program is pleased to offer you this additional plan option. We urge you to weigh your choices carefully and make the right decision for yourself and your family. Once your 2006 enrollment election is made, you will not be permitted to make changes until the next Open Enrollment or Annual Plan Selection unless you have a qualified Family Status Change (such as marriage, divorce, birth or adoption of a child).

**If you are currently enrolled in the Open Choice plan with the Rural PPO network, your coverage will automatically continue. There is no need to re-enroll at this time. If you are currently enrolled in the Traditional Choice plan, your coverage will automatically continue. There is no need to re-enroll at this time. However, if you wish to make a change for 2006, please refer to the letter enclosed with this brochure for detailed enrollment instructions.**

If you are a new employee enrolling for the first time, you may elect the Rural PPO Program (Open Choice) or the Traditional Choice plan during the first 31 days of eligibility. Please follow the enrollment instructions provided by your supporting Human Resources Office.

## Rural PPO Network Areas

### Alabama

Barbour  
Butler  
Crenshaw

### Alaska

Petersburg  
Wrangell

### Arkansas

Ashley  
Bradley  
Columbia  
Dallas  
Desha  
Drew  
Fulton  
Hempstead  
Howard  
Izard  
Lafayette  
Nevada  
Newton  
Searcy  
Sevier  
Van Buren

### California

Butte  
Calaveras  
Colusa  
Del Norte  
Glenn  
Humboldt  
Imperial  
Lassen  
Mariposa  
Mendocino  
Modoc  
Mono  
Plumas  
San Benito  
Shasta  
Siskiyou  
Tehama  
Trinity

### Florida

Calhoun  
De Soto  
Glades  
Hardee  
Hendry  
Highlands  
Liberty  
Monroe  
Wakulla

### Georgia

Banks  
Elbert  
Fannin  
Gilmer  
Habersham  
Hart  
Lumpkin  
Murray  
Rabun  
Stephens  
Townsend  
White  
Whitfield

### Idaho

Clearwater  
Idaho  
Lemhi

### Illinois

Carroll  
Cass  
De Kalb  
Dewitt  
Douglas  
Edwards  
Hancock  
Henderson  
Jo Daviess  
Lawrence  
Menard  
Moultrie  
Piatt  
Pike  
Richland  
Sangamon  
Shelby  
Wabash

### Kansas

Barber  
Doniphan  
Mitchell  
Nemaha  
Norton  
Pottawatomie  
Rawlins  
Sherman  
Wabaunsee

### Kentucky

Bath  
Fleming  
Knox  
Laurel  
McCreary  
Nicholas  
Powell  
Rockcastle

Rowan  
Whitley  
Wolfe

### Louisiana

Avoyelles  
Concordia  
La Salle  
Morehouse  
Rapides  
Tensas  
West Carroll

### Massachusetts

Nantucket

### Minnesota

Cook  
Dodge  
Faribault  
Fillmore  
Mahnomon  
Wabasha  
Waseca  
Watonwan  
Winona

### Mississippi

Choctaw  
Issaquena  
Jasper  
Leake  
Neshoba  
Pearl River  
Smith  
Tishomingo  
Wilkinson  
Winston  
Yazoo

### Missouri

Andrew  
Atchison  
Bates  
Cape Girardeau  
Carter  
Cedar  
Clark  
Daviess  
Dekalb  
Dent  
Dunklin  
Gentry  
Harrison  
Holt  
Howell  
Johnson

Laclede  
Marion  
Nodaway  
Oregon  
Ozark  
Pemiscot  
Reynolds  
Ripley  
Schuyler  
Shannon  
Stoddard  
Texas  
Vernon  
Worth

### Montana

Broadwater  
Gallatin  
Lincoln  
Sheridan  
Valley

### Nebraska

Chase  
Cherry

### Nevada

Eureka  
White Pine

### New Mexico

Colfax  
Curry  
De Baca  
Guadalupe  
Luna  
McKinley  
Mora  
Quay  
Rio Arriba  
Roosevelt  
San Miguel  
Sierra  
Socorro  
Taos

### New York

Hamilton  
Jefferson  
Lewis  
Otsego  
Saint Lawrence  
Schoharie

### North Dakota

Adams  
Bowman  
Burleigh  
Dickey  
Emmons  
Griggs  
Kidder  
Lamoure  
Logan  
McIntosh  
McLean  
Mercer  
Morton  
Ramsey  
Ransom  
Walsh  
Ward  
Williams

### Oklahoma

Harmon

### Oregon

Baker  
Klamath  
Wallowa

### South Carolina

Abbeville  
Beaufort  
Hampton  
Oconee

### South Dakota

Beadle  
Brookings  
Brown  
Brule  
Charles Mix  
Codington  
Davison  
Day  
Deuel  
Gregory  
Hughes  
Hutchinson  
Kingsbury  
Lake  
McCook  
Miner  
Moody  
Perkins  
Roberts  
Walworth

### Tennessee

Benton  
Bledsoe  
Campbell  
Claiborne  
Clay  
Cumberland  
Fentress  
Grundy  
Hardin  
Henry  
Hickman  
Houston  
Humphreys  
Marshall  
McMinn  
McNairy  
Overton  
Perry  
Pickett  
Polk  
Putnam  
Rhea  
Scott  
Stewart  
Wayne

### Utah

Emery  
Uintah

### Virginia

Accomack  
Augusta  
Brunswick  
Danville City  
Greene  
Greensville  
Halifax  
Harrisonburg City  
Lexington City  
Madison  
Mecklenburg  
Northampton  
Page  
Pittsylvania  
Rockingham  
Staunton City  
Waynesboro City

### West Virginia

Grant  
Hampshire  
Hardy  
Mineral  
Morgan  
Pendleton  
Randolph  
Webster

